Case 16-10761 Doc 1 Fill in this information to identify your case:		Entered 03/29/16 17:34:21 age 1 of 81	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourse	lf	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Nancy	
Write the name that is on	First name	First name
your government-issued	F Middle name	Middle name
picture identification (for example, your driver's	Gaynor	Wildule Harrie
license or passport	Last name	Last name
Bring your picture identification to your meeti with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you	J	
have used in the la		First name
8 years	Middle name	Middle name
Include your married or	Middle Hame	Wildlie Hairie
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digit of your Social	ts XXX - XX- 8377	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx-

Nancy Case 16-10761 FDoc 1 Filed 03/2/9/16 Entered 03/29/16 (14.7:34:21 Desc Main Debtor 1 Page 2 of 81 Document of the contract of th **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 1832 Lilac Ln Apt 27 Number Number Street Street 60506 Aurora Illinois Zip Code City State City State Zip Code Kane County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Nancy Case 16-10761 FDoc 1 Filed 03/29/16 Entered 03/29/16 (Ar7-ii34:21 Desc Main Debtor 1 Document Document Page 3 of 81 Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A).

Nancy Case 16-10761 FDoc 1 Page 4 of 81 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

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Name Middle Name

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

	About Debtor 1:		Ab	About Debtor 2 (Spouse Only in a Joint Case):				
	You must check one:		Yo	u must check one:				
	counseling agend	ing from an approved credit cy within the 180 days before I filed this on, and I received a certificate of	I received a briefing from an approved credit counseling agency within the 180 days before I filed thi bankruptcy petition, and I received a certificate of completion.					
ı	Attach a copy of the that you developed	e certificate and the payment plan, if any, with the agency.		Attach a copy of the that you developed	e certificate and the payment plan, if any, with the agency.			
ı	counseling agend	ing from an approved credit cy within the 180 days before I filed this on, but I do not have a certificate of	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.					
	•	r you file this bankruptcy petition, py of the certificate and payment	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.					
	an approved ager services during the	ed for credit counseling services from ncy, but was unable to obtain those ne 7 days after I made my request, and nces merit a 30-day temporary waiver nt.		I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.				
	attach a separate s obtain the briefing,	temporary waiver of the requirement, heet explaining what efforts you made to why you were unable to obtain it before you , and what exigent circumstances required	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.					
	-	dismissed if the court is dissatisfied with ot receiving a briefing before you filed for	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.					
	receive a briefing w certificate from the	ied with your reasons, you must still vithin 30 days after you file. You must file a approved agency, along with a copy of the eveloped, if any. If you do not do so, your ssed.	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.					
	•	e 30-day deadline is granted only for cause naximum of 15 days.	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.					
	I am not required counseling becau	to receive a briefing about credit use of:	I am not required to receive a briefing about credit counseling because of:					
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.			
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.			
	Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.			

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

counseling with the court.

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

counseling with the court.

Page 6 of 81 Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. True ? additionalDetails.OtherTypesOfDebt : "" 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ☐ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **✓** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion **|√|** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$100,001-\$500,000 \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Nancy Gaynor Signature of Debtor 1 Signature of Debtor 2 3/29/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Nancy Case 16-10761 FDoc 1 Filed 03429416 Entered 03429416 (Aux 34:21 Desc Main First Name Document Page 7 of 81

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date		
State			Zip Code
	En	nail address	jweiler@semradlaw.com
	Sta	ate	
	State	State En	MM / DD / Y

Doc 1 Filed 03/29/16 Entered 03/29/16 17:34:21 Desc Main Fill in this information to identify your case: Debtor 1 Gaynor Nancy First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$9,475.00 1b. Copy line 62, Total personal property, from Schedule A/B \$9,475.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$3,535.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$33.591.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$37,126.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I)

5. Schedule J: Your Expenses (Official Form 106J)

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$2,393,01

\$2,383.00

Nancy Case 16-10761 FDoc 1 Filed 03629416 Entered @3429416 /1473434:21 Desc Main Debtor 1 Page 9 of 81 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,149.76 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

9g. Total. Add lines 9a through 9f.

\$0.00

\$0.00

	Case 16-10761		Filed 03/29/16	<u>Entered 03/2</u> 9/16 1	17:34:21 De	esc Main	
Fill in this	information to identify your case:						
Debtor 1	Nancy	F	Gayno	or			
	First Name	Middle	Name Last N	ame			
Debtor 2							
(Spouse,	if filing) First Name	Middle	Name Last N	ame			
United St	ates Bankruptcy Court for the:	Northern	District of III	inois			
			(5	State)			
Case nun (If known)	nber						
(Check if this is an	
Officia	al Form 106A/B					amended filing	
Saha	dula A/P. Pranci	-4.,				404	
	dule A/B: Propel tegory, separately list and desc					12/1	
esponsib rrite your Part 1:	where you think it fits best. Be ble for supplying correct inform name and case number (if kno Describe Each Residenc u own or have any legal or equ	nation. If more sown). Answer ever	space is needed, attach a very question. Land, or Other Rea	a separate sheet to this form. I Estate You Own or Hav	On the top of any a	additional pages,	
Ń	No. Go to Part 2		, ,	, , , ,			
一百	Yes. Where is the property?						
			What is the property	? Check all that apply.	Do not deduct secure	ed claims or exemptions. Put	
1.1	0		Single-family home			cured claims on <i>Schedule D:</i> Claims Secured by Property.	
	Street address, if available, or o	ther description	Duplex or multi-uni	t building		, ,	
	-		_ Condominium or co		Current value of the entire property?	e Current value of the portion you own?	
			Manufactured or mo	obile home			
	Number Street		_ Land		Describe the nature	of your ownership	
	Number Street		Investment property		interest (such as fe	e of your ownership e simple, tenancy by	
	City State	Zip Code	Timeshare Other		the entireties, or a	ife estate), if known.	
	Only Olato	2.6 0000					
				in the property? Check one.	Check if this is (see instruction	community property	
			Debtor 1 only		(See Instruction	15)	
			Debtor 2 only Debtor 1 and Debto	or 2 only			
			At least one of the	•			
				u wish to add about this item,	, such as local		
If you	own or have more than one, list he	ere:					
4.0			What is the property	• • •		ed claims or exemptions. Put cured claims on <i>Schedule D:</i>	
1.2	Street address, if available, or o	ther description	Single-family home			Claims Secured by Property.	
		•	Duplex or multi-uni Condominium or co	•	Current value of th	e Current value of the	
			Manufactured or mo	•	entire property?	portion you own?	
			Land				
	Number Street		 Investment property 	ı	Describe the nature	of your ownership	
			Timeshare			e simple, tenancy by ife estate), if known.	
	City State	Zip Code	Other	<u> </u>			
			Who has an interest	in the property? Check one.	Chack if this is	community property	
			Debtor 1 only	p. oporty i onookono.	(see instruction		
			Debtor 2 only				
			Debtor 1 and Debto	or 2 only			
			At least one of the d	lebtors and another			
			Other information you property identification	u wish to add about this item, n number:	, such as local		

Debtor 1	Nancy Case 16-10761 First Name		16 ഏ- 34: <u>21 Desc Main</u>
1.3 Str	eet address, if available, or other de	What is the property? Check all that apply. Single-family home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Nu Cit	rmber Street ry State Zip	Land Investment property Code Other Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this iter	Check if this is community property (see instructions)
2 44	d the dollar value of the portion y	property identification number: ou own for all of your entries from Part 1, including any entrie	
you h	•	number here	
Part 2: Do you o you own the company of the company	Describe Your Vehicles own, lease, or have legal or equita that someone else drives. If you lease rans, trucks, tractors, sport utility veh	ble interest in any vehicles, whether they are registered or not? a vehicle, also report it on Schedule G: Executory Contracts and Un	? Include any vehicles
Part 2: Do you o you own the state of the st	Describe Your Vehicles own, lease, or have legal or equita hat someone else drives. If you lease rans, trucks, tractors, sport utility veh	ble interest in any vehicles, whether they are registered or not? a vehicle, also report it on Schedule G: Executory Contracts and Un	? Include any vehicles

	Nancy Case 16-10761 FDoc 1 First Name Middle Name	Filed 03629/16 Entered 03/29/16	6∂11647;i34: <u>21 Desc</u>	: Main	
3.3	Make Model: Year:	Docum et nterest in the property? Check one. ☐ Debtor 1 only	Do not deduct secured cla the amount of any secured Creditors Who Have Clair	d claims on Schedule D:	
3.4	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)		Current value of the portion you own?	
	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only		d claims on Schedule D:	
Exa		At least one of the debtors and another Check if this is community property (see instructions) her recreational vehicles, other vehicles, and access aft, fishing vessels, snowmobiles, motorcycle accessories			
	Yes		Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secured	d claims on Schedule D:	
	Model:	one.	the amount of any secured Creditors Who Have Clair Current value of the	d claims on <i>Schedule D:</i>	
4.2	Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secured Creditors Who Have Clair Current value of the entire property? Do not deduct secured clait the amount of any secured Creditors Who Have Clair Current value of the	d claims on Schedule D: ms Secured by Property. Current value of the portion you own?	

Nancy Case 16-10761 FDoc 1 Filed 03629/16 Entered 03/29/16 /147/34:21 Desc Main Debtor 1 Page 13 of 81 **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ✓ Yes. Describe... Misc. Used Household Goods and Services \$1000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No ✓ Yes. Describe... Cell Phone(flip phone), Three TVs (Two 19" Tube TVs, One 15" Tube TV) \$175.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Nο Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe... Used Clothes (some in storage, some in the apartment) \$1250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver V No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **V** No Yes. Describe...

\$2425.00

14. Any other personal and household items you did not already list, including any health aids you did not list

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here

No

Yes. Describe...

Debtor 1 Nancy Case 16-10761 FDoc 1 Filed 03629616 Entered 03629616 (147634:21 Desc Main

First Name Document Plane Page 14 of 81

Describe Your Financial Assets Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes Pre-Paid Debit Card Through PLS 17.1. Checking account: \$0.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific

information about

them

Deb	tor 1 Nancy Case 1	<u>6-10761 ⊧Do</u>	<u>oc 1 Filed 03¢2√2</u>	₩ <u>16</u>	<u>Entered</u> @3429/1166/1	kn7vi34: <u>21 </u>	<u>Desc Main</u>
	First Name	Middle N	Name Documetr	ame	Page 15 of 81		
20.	Negotiable instruments in Non-negotiable instrumed Non-negotiable instrumed Non-negotiable instruments in Non-negotiable in No	include personal chec	ther negotiable and non- iks, cashiers' checks, promi nnot transfer to someone by	able instruments otes, and money orders.			
	Yes. Give specific information about them	Issuer name:					-
21.			01(k), 403(b), thrift savings	accour	nts, or other pension or profit-sha	ring plans	
	Yes. List each	Type of account:	Institution r	name:			
	account separately.	401(k) or similar pla	an: ———				
		Pension plan:					_
		IRA:					_
		Retirement account	t:				_
		Keogh:					-
		Additional account:					_
		Additional account:					
22.	Your share of all unused	deposits you have ma	ade so that you may continue id rent, public utilities (elect		e or use from a company , water), telecommunications		
	Yes		Institution r	name:			
	_	Electric:					_
		Gas:					_
		Heating oil:					_
		Security deposit on	rental unit:				
		Prepaid rent:					
		Telephone:					-
		Water:					-
		Rented furniture:					-
		Other:					_
23.	Annuities (A contract fo	or a periodic payment o	of money to you, either for l	fe or fo	a number of years)		-
	✓ No ☐ Yes	Issuer name and de	escription:				
							-

Debt	or 1	Nancy (First Nam	<u>Case</u>	16	-10761	FD00 Middle Na			03 <u>¢2,9416</u>		<u>Entered</u> 03/29/116 Page 16 of 81	(dkn7iv34: <u>21</u>	De	esc Main
24.	4. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).													
	No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):):			
25.	exe	rcisable No		ur be		sts in pro	perty	(other th	an anything lis	ste	ed in line 1), and rights or p	oowers		
26.	Exa.	ents, co <i>mpl</i> es: Ir No	pyright	t s, tra domai					r intellectual popyalties and licer					
27.	Exa	<i>mples:</i> B No		perm	ınd other ç its, exclusiv				ssociation holdi	ings	s, liquor licenses, profession	al licenses		
Mor	ey (or pro	perty	owe	d to you	1?							p D	current value of the ortion you own? o not deduct secured aims or exemptions.
28.	Тах і	refunds	owed t	o yo	u									
		abo you	out them already	n, incl y filec	ormation uding whet I the returns	her	2015 T	ax Refund	I			Federal: State: Local:		\$5850.00
29.		ily supp		l					l					
		No			ormation		sai sup	oport, chiid	support, maint	ena	ance, divorce settlement, prop	Alimony: Maintenance: Support: Divorce settlement	:	
20	Otha	or ama	nte co-	noor	0.0000	 						Property settlemen	t:	
	Exan	<i>nples:</i> Ui Si No	npaid wa ocial Se	ages, curity	-	nsurance p			lity benefits, sick omeone else	k pa	ay, vacation pay, workers' com	npensation,	1	
	口,	Yes. Des	scribe											

Deb	tor 1	Nancy Case 16 First Name	6-10761	FDoc 1 Middle Name	Filed 03629/16 Document	<u>Entered</u> @3/29/ii Page 17 of 81	L6 (£L√7.i34: <u>21 [</u>	<u>Desc Main</u>
31.	Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance					r's insurance		
		No Yes. Name the insur of each policy and lis		/	Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trus		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Clai	ms against third pa			ı have filed a lawsuit or m	ade a demand for paymer	nt	
	✓	Mpies: Accidents, em No Yes. Describe	ipioyment disp	outes, insuran	nce claims, or rights to sue			
34.		er contingent and e	unliquidated	claims of ev	very nature, including co	unterclaims of the debtor	and rights	_
	✓	No Yes. Describe						
35.	✓	financial assets yo No Yes. Describe	u did not alre	eady list				
36.			-		Part 4, including any entri			\$5850.00
Part	5:	Describe Any B	Business-R	elated Pro	operty You Own or Ha	ave an Interest In. Lis	st any real estate	in Part 1.
37.	Do y	ou own or have an	y legal or eq	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or No Yes. Describe	commission	s you alread	ly earned			
39.		ce equipment, furn mples: Business-rela			nodems, printers, copiers, fa	x machines, rugs, telephone	s, desks, chairs, electro	nic devices
		No Yes. Describe]

Deb	otor 1 Nancy Case 10		<u>esc main</u>
40.	First Name Machinery, fixtures, eq	^{Middle Name} Documੇਵਾਂ ਐਵਾ ^{me} Page 18 of 81 uipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
41.	Inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnershi	ps or joint ventures	
	✓ No		
	Yes. Give specific information about them	Name of entity: % of ownership:	_
43. (Customer lists, mailing	lists, or other compilations	
	✓ No		
	Yes. Do your lists inc	clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	∏ No		
	Yes. Descri	ibe	
	_		
44.		roperty you did not already list	
	✓ No		
	Yes. Give specific information		
	illioimation		
			<u> </u>
		l of your entries from Part 5, including any entries for pages you have attached here	
Part		arm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured claims or exemptions
47.			
	Examples: Livestock, pou	ultry, farm-raised fish	
	✓ No		
	Yes. Describe		

Deb	tor 1	Nancy Case 16 First Name	6-10761	F Doc 1 Middle Name	Filed 03/2/9/1		e <u>red</u> 03/29/16/1/7:34: <u>21</u> 19 of 81	Desc	Main
48.	Cro	ps-either growing	or harvested	i	Document	r age	10 01 01		
	✓	No							
		Yes. Describe						_	
49.	Far	m and fishing equi	pment, imple	ements, mach	inery, fixtures, and to	ools of trade			
	✓	No							
		Yes. Describe						_	
50.	Far	m and fishing supp	olies, chemic	als, and feed					
	✓	No							
		Yes. Describe						-	
51.		r farm- and comment			ty you did not alread	y list			
	✓	No							
		Yes. Describe						_	
					6, including any entr				
								L	
Part						That You	Did Not List Above		
53.		you have other properties: Season tickets			not already list?				
	✓	No	-						
	П	Yes. Give specific							
		information							
54 A	dd th	oo dollar value of al	l of your entr	ries from Part	7 Write that number	here			
J4. A	uu ti	ie dollar value or ar	roi your citt	ies nomi ait	7. Write that number			.,	
Part	8:	List the Totals	of Each Pa	art of this F	orm				
55.	Part 1	l: Total real estate	line 2						
							F		
1		2 total vehicles, line					<u> </u>		
		: Total personal an		items, line 15	\$242	5.00			
		: Total financial ass			\$585	0.00			
59. F	Part !	5: Total business-re	elated proper	rty, line 45			<u> </u>		
60. F	Part 6	6: Total farm- and f	ishing-relate	d property, lir	ne 52 				
61. F	Part 7	7: Total other prope	erty not listed	d, line 54			<u> </u>		
62. 7	Γotal	personal property.	Add lines 56 t	through 61	\$827	5.00			+ \$8275.00
							Copy personal property t	otal ►	
	-4-1	af all muan cotes as 2	ما داده داده	A -1-1 15 - 55	li 00				\$8275.00
03. I	otai	ਹਾ ਕਜ property on S	cneaule A/B.	. 400 IINE 55 +	line 62				

		Case 16-10761	Doc 1 Filed 03/	29/16 Entered 03	2/29/16 17:34:21	Desc Main
Fill	in this informa	ation to identify your case:		<u> </u>		2 000
Del	otor 1	Nancy First Name	F Middle Name	Gaynor Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ted States Ba	nkruptcy Court for the: <u>N</u>	orthern D	District of Illinois		
	se number nown)			(State)		
Of	ficial F	orm 106C				Check if this is a amended filing
Sc	hedule	C: The Prope	erty You Claim	as Exempt		12/1
the For is to exe rece exe pro	each item o state a s mpted up eive certai mption of perty is de t1: Identi Which set You are	additional pages, write of property you claim pecific dollar amount to the amount of any in benefits, and tax-extermined to exceed the property You Coof exemptions are you claim e claiming state and federal not exclaiming federal exemptions.	m as exempt, you must as exempt. Alternative applicable statutory exempt retirement functivalue under a law that amount, your executations as Exempt iming? Check one only, even onbankruptcy exemptions. 11 is. 11 U.S.C. § 522(b)(2)	umber (if known). st specify the amount of the ely, you may claim the limit. Some exemption ds—may be unlimited in limits the exemption to the exemption would be limited in if your spouse is filing with your spouse is fill your spouse is yo	of the exemption you full fair market values—such as those foin dollar amount. Hose a particular dollar ed to the applicable	amount and the value of the
		iption of the property and le A/B that lists this prope		Amount of the exemption Check only one box for each		cific laws that allow exemption
	Brief	Pre-Paid Debit Card		_		735 ILCS 5/12-1001(b)
	description: Line from	Through PLS	\$0.00	√ 100% of fair market value √ 100% of f	e, up to any	
	Schedule A		-	applicable statutory limit		735 ILCS 5/12-1001(b)
	Brief description:	Misc. Used Househol Goods and Services	d \$1,000.00	\$1,000	0.00	733 IEG3 3/12-1001(b)
	Line from Schedule A	/B: <u>06</u>		100% of fair market value applicable statutory limit	•	
3.	(Subject to a	adjustment on 4/01/16 and even adjustment on 4/01/16 and even discount of the property co		5? is filed on or after the date of ac in 1,215 days before you filed thi	,	

Debtor 1 Nancy Case 16-10761 FDoc 1 Filed 03629616 Entered 03629616 (ib 76:34:21 Desc Main

First Name Documentare Page 21 of 81

Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Cell Phone(flip phone), \$175.00 **V** Three TVs (Two 19" \$175.00 Tube TVs, One 15" Tube Brief 100% of fair market value, up to any description: TV) applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(b) **Contents of Storage** \$1,200.00 **V** Locker (Non-Clothing): \$1,200.00 Brief some old decorations, 100% of fair market value, up to any two dressers. description: applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) Used Clothes (some in \$1,250.00 **V** Brief storage, some in the \$1,250.00 apartment) description: 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(g)(1) \$5,850.00 **V** description: 2015 Tax Refund \$5,850.00 Line from 100% of fair market value, up to any Schedule A/B: 28

applicable statutory limit

		Case 16-10761	Doc 1 Filed	02/20/16 En	stored 02/20/	16 17:34:21	Dogo Main	
Filli	in this informa	ation to identify your case:	DOC L FILED	U3/29/Th FI	<u> 116160 03/29/</u>	10 17.34.21	Desc Main	
Deb	otor 1	Nancy First Name	F Middle Name	Gaynor Last Name				
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name				
Unit	ted States Ba	nkruptcy Court for the: No	orthern	District of Illinois (State)				
	se number nown)							
Of	ficial F	orm 106D						eck if this is a ended filing
Sc	hedu	le D: Creditor	rs Who Hav	ve Claims	Secured	by Prope	rty	12/1
corr form 1.	Do any creed No. Ch	ete and accurate as position. If more space top of any additional ditors have claims secured teck this box and submit this follows all of the information below.	is needed, copy to pages, write your by your property? orm to the court with you	he Additional Pa name and case	age, fill it out, r number (if kno	number the entricown).	•	
2.	List all secu	ured claims. If a creditor has the than one creditor has a par the claims in alphabetical or	ticular claim, list the oth	er creditors in Part 2.	•	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	ACCEPTAN Creditor's Na 5501 Heade Number	me	Describe the propert	<u> </u>		\$3,535.00	\$0.00	\$3,535.00
	✓ Debtor	•	Unliquidated Disputed Nature of lien. Check	call that apply.				
	Debtor 2	2 only 1 and Debtor 2 only	An agreement you car loan)	u made (such as morto	gage or secured			
	At least another	one of the debtors and		ch as tax lien, mechani	c's lien)			
	commu	if this claim relates to a unity debt vas incurred <u>2/1/2016</u>	Judgment lien from Other (including a	right to offset)	0029			
		Add the dollar value of you	Last 4 digits of accourt entries in Column A			\$3,535.00		
	ŀ	nere:						

		Case 16-10761	Doc 1	Filed 03/29/16	Entered 03	/29/16 17:34:21	Desc	Main	
Fill in	this informa	ation to identify your case				23/10 17.34.21	DCSC	IVICIII	
Debto	or 1	Nancy First Name	F Middle N	Gayno					
Debto (Spou		First Name	Middle N						
Unite	d States Ba	nkruptcy Court for the:	Northern	District of II	linois State)				
Case (If kno	number wn)			(1					
Offi	cial Fo	rm 106E/F				<u> </u>	Ched	ck if this is an	amended filing
Scl	hedu	le E/F: Cre	ditors W	ho Have U	nsecure	d Claims			12/15
party t 106A/E are list the bo	the as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other arty to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 06A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that re listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in ne boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims								
1.	_ ′	ditors have priority unso to Part 2.	secured claims aga	ainst you?					
 	identify wha possible, lis Part 1. If mo	t type of claim it is. If a cla	aim has both priority al order according to Is a particular claim,	and nonpriority amounts the creditor's name. If y list the other creditors in	, list that claim here a you have more than t n Part 3.	, list the creditor separate and show both priority and wo priority unsecured cla	I nonpriority a	amounts. As r	much as
							Total claim	Priority amount	Nonpriority amount

Filed 03/29/16 Entered 03/29/16 (1478-34:21 Desc Main Nancy Case 16-10761 FDoc 1 Debtor 1 Document Page 24 of 81 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 <u>AFNI</u> \$0.00 Last 4 digits of account number 5793 Nonpriority Creditor's Name 404 BROCK DR PO BOX 309 When was the debt incurred? 8/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent **BLOOMINGTON** Illinois 61701 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.2 ARS \$874.00 6063 Last 4 digits of account number Nonpriority Creditor's Name 1801 NW 66TH AVE SUITE 200 When was the debt incurred? 12/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **FORT** Florida 33313 Unliquidated **LAUDERDAL** State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **V** No Yes 4.3 CAP1/BSTBY \$0.00 Last 4 digits of account number 1376 Nonpriority Creditor's Name PO BOX 5253 When was the debt incurred? 2/1/2002 Street Number As of the date you file, the claim is: Check all that apply. Contingent **CAROL STREAM** 60197 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? ✓ No Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.4	CAP1/BSTBY	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name PO BOX 5253	When was the debt incurred? 2/1/2002	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	CAROL STREAM Illinois 60197	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.5	CAVALRY PORTFOLIO SERV	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 4050 E COTTON CENTER BLV	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	PHOENIX Arizona 85040	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Unsecured	
	No		
	Yes		
4.6	Cavalry Portfolio Services c/o Keith Schindler Nonpriority Creditor's Name	Last 4 digits of account number	\$1,179.00
	500 Summit Lake DR STE 400	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SchaumburgIllinois60173CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify 12SC3129	
	✓ No		
	Yes		

Debtor 1 Nancy Case 16-10761 FDoc 1 First Name Middle Name

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

		W 45 (H	-
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	CHASE - PIER 1 Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	Po Box 15298	When was the debt incurred? 11/1/2000	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington Delaware 19850	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.8	Comcast Cable c/o Xfinity	Land A. Parka of a construction	\$625.00
	Nonpriority Creditor's Name	— Last 4 digits of account number	Ψ020.00
	7561 North Point Pkwy #900 Number Street	When was the debt incurred?n/a	
	Trumbol Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Alpharetta Georgia 30022 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify unsecured	
	No	undocured	
	Yes		
1	-		
4.9	CREDITORS DISCOUNT & A Nonpriority Creditor's Name	Last 4 digits of account number 3733	\$195.00
	415 E MAIN ST	When was the debt incurred? 4/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	STREATOR Illinois 61364		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	<u>✓</u> No		
	Yes		

Poebtor 1 Nancy Case 16-10761 FDoc 1 Filed 03629/16 Entered 03/29/16 (1/476/34:21 Desc Main First Name Document Page 27 of 81 art 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page number them beginning	with 4.5 followed by 4.5 and so forth	Total alaim
1	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	Dish Network Nonpriority Creditor's Name	Last 4 digits of account number	\$600.00
	9601 S Meridian Blvd	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	Englewood Colorado 80112		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Dish	
	✓ No		
	Yes		
4.11	EARTHMOVER CU	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name	<u>———</u>	<u> </u>
	PO BOX 2937 Number Street	When was the debt incurred? 10/1/2002	
		As of the date you file, the claim is: Check all that apply.	
	ALIDODA III	Contingent	
	AURORA Illinois 60507 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No		
	☐ Yes		
4.12	ENHANCED RECOVERY CO L Nonpriority Creditor's Name	Last 4 digits of account number 7447	\$2,154.00
	8014 BAYBERRY RD	When was the debt incurred?11/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	JACKSONVILLE Florida 32256		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	<u>✓</u> No		
	Voc		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.13	Fairview Dental	— Last 4 digits of account number	\$700.00
	Nonpriority Creditor's Name 541 W Sullivan RD	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Aurora Illinois 60506 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Medical	
	✓ No		
	Yes		<u> </u>
4.14	FNB OMAHA Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	P.O. BOX 2490	When was the debt incurred? 11/1/1993	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Orrales Nationalis 00400	Contingent	
	OmahaNebraska68103CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
	Is the claim subject to offset?	Other. Specify	
	☐ Yes		
1 15	FORD CRED		ΦE 007 00
4.15	Nonpriority Creditor's Name	Last 4 digits of account number 4098	\$5,087.00
	PO BOX BOX 542000 Number Street	When was the debt incurred? 8/1/2005	
	Tidnibsi Silosi	As of the date you file, the claim is: Check all that apply.	
	OMAHA Nebraska 68154	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		

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ı aıt	4 Tour Now Rickitt Onsecured Claims - Continu	adion i age	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.16	HSBC BANK	Last 4 digits of account number 0298	\$0.00
	Nonpriority Creditor's Name 1441,SCHILLING PLACE	When was the debt incurred? 8/1/2006	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	SALINAS California 93901	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	'	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No		
	Yes		
4.17	I C SYSTEM INC Nonpriority Creditor's Name	Last 4 digits of account number 4001	\$66.00
	PO BOX 64378	When was the debt incurred? 9/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SAINT PAUL Minnesota 55164	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.18	Illinois Title Loans, IncNorth Avenue Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	5201 W. North Ave.	When was the debt incurred? n/a	
	Number Street	As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Chicago Illinois 60639		
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Unsecured	
	▼ No		
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Nancy Case 16-10761 FDoc 1
First Name Middle Name

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.19			\$2,550.00
	Nonpriority Creditor's Name	Last 4 digits of account number	ΨΕ,000.00
	133 South Batavia Ave PO Box 129 Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Batavia Illinois 60510	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify 13LM1407	
	✓ No		
	Yes		
4.20	KOHL/CHASE Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	N56 W17000 RIDGEWOOD DR	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	MENOMONEE Wisconsin 53051	Unliquidated	
	FALLS City State Zip Code	Disputed	
	Who incurred the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify unsecured	
	Is the claim subject to offset?		
	<u>✓</u> No		
	Yes		
4.21	KOHLS/CAPONE	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name PO Box 3004	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Milwaukee Wisconsin 53201	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify unsecured	
	No	wilding Chronis and Chronical and Control	
	☐ Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.22	Mercy Medical Group Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	28231 Network Pl Number Street	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	01: 00070	Contingent	
	ChicagoIllinois60673CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify medical	
	✓ No		
	Yes		
4.23	Patel, Kiran K	Last 4 digits of account number	\$3,249.00
	Nonpriority Creditor's Name 1905 Marketview DR #101	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Yorkville Illinois 60560	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	남	you did not report as priority claims	
	Check if this claim relates to a community debt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Judgment	
	Is the claim subject to offset?	Other: Specify	
	Yes		
4.24	PAYLIANCE Nonpriority Creditor's Name	Last 4 digits of account number1638	\$258.00
	3 Easton Oval, Ste 210	When was the debt incurred? 2/1/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus Ohio 43219	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u>~</u>	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	<u> </u>	
	□ Vos		

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5 followed by 4.5 and so forth

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
A.25 PAYLIANCE Nonpriority Creditor's Name 3 Easton Oval, Ste 210 Number Street	Last 4 digits of account number 1637 When was the debt incurred? 2/1/2014 As of the date you file, the claim is: Check all that apply. Contingent	\$77.00
Columbus Ohio 43219 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
Aurora Nonpriority Creditor's Name 2150 W Galena Blvd	Last 4 digits of account number	\$479.00
PNC MORTGAGE Nonpriority Creditor's Name PO BOX 8703 Number Street DAYTON Ohio 45401	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$0.00
City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Old Foreclosure	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 Number Street	Last 4 digits of account number 5831 When was the debt incurred? 5/1/2012 As of the date you file, the claim is: Check all that apply. Contingent	\$676.00		
NORFOLK Virginia 23502 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify			
PORTFOLIO RECOVERY ASS Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 Number Street NORFOLK Virginia 23502 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$59.00		
-	Last 4 digits of account number	\$6,250.00		
	PORTFOLIO RECOVERY ASS Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 Number Street NORFOLK Virginia 23502 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes PORTFOLIO RECOVERY ASS Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 Number Street NORFOLK Virginia 23502 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Check if this claim relates to a community debt Is the claim subject to offset? NO Yes Robert Atac & Louise Thelin Atac Nonpriority Creditor's Name 2000 W Galena BLVD Number Street Aurora Illinois 60506 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Robert Atac & Louise Thelin Atac Nonpriority Creditor's Name 2000 W Galena BLVD Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Check if this claim relates to a community debt Is the claim subject to offset?	PORTFOLIO RECOVERY ASS Nonprointy Creditor's Name 120 CORPORATE BLVD STE 1		

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Part 2: Vour NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

After listing any entries on this page, number them beg	inning with 4.5, followed by 4.6, and so forth.	Total claim
After listing any entries on this page, number them beg 4.31 STATE COLLECTION SERVI Nonpriority Creditor's Name 2509 S STOUGHTON RD Number Street MADISON Wisconsin 53716 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	inning with 4.5, followed by 4.6, and so forth. Last 4 digits of account number	Total claim \$1,713.00
Steve Mitchell Nonpriority Creditor's Name 1700 N Farnsworth Ave Suite 28 Number Street	Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 15LM985	\$5,500.00
4.33 SYNCB/JCP Nonpriority Creditor's Name PO BOX 965007 Number Street	Last 4 digits of account number 1239 When was the debt incurred? 11/1/1986 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$0.00

Part 2: Nancy Case 16-10761 FDoc 1 Filed 03620/16 Entered 03/20/16 (1/47):34:21 Desc Main

Part 2: Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

Δ	fter listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
	SYNCB/JCP Ionpriority Creditor's Name PO BOX 965007 Idumber Street ORLANDO Florida 32896 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00
	ARGET N.B. Jonpriority Creditor's Name O Box 673 Jumber Street Minneapolis Minnesota 55440 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt s the claim subject to offset? No Yes	Last 4 digits of account number 2145 When was the debt incurred? 3/1/1999 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00
- NO	ARGET NB Jonpriority Creditor's Name 701 WAYZATA BV MAILSTOP Jumber Street MINNEAPOLIS Minnesota 55416 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred? 3/1/1999 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00

Debtor 1 Nancy Case 16-10761 FDoc 1
First Name Middle Name

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Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.37	VNA Health Center Nonpriority Creditor's Name	Last 4 digits of account number	\$200.00
	400 N Highland Ave	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Aurora Illinois 60506 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify medical	
	✓ No		
	Yes		
4.38	VON MAUR Nonpriority Creditor's Name	Last 4 digits of account number	\$300.00
	6565 BRADY	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	DAVENPORT lowa 52806 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify <u>unsecured</u>	
	✓ No		
	Yes		
4.39	WFNNB/NEW YORK & COMPA Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	220 W SCHROCK RD	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	WESTERVILLE Ohio 43081 City State Zip Code	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	<u>✓</u> No		
	Yes		

Debtor 1 Nancy Case 16-10761 FDoc 1 Filed 03629616 Entered 03629616 (ArXi34:21 Desc Main First Name Documentum Page 37 of 81

Part 2: Your NONPRIORITY	' Unsecure	ed Claims - Conti	nuation Page	
After listing any entries on	this page, nu	ımber them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
4.40 Windmill Dental Care-Robert Nonpriority Creditor's Name 17 S Randall RD Number Street	Brenner DDS	3	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$800.00
	nly s and another tes to a com	60510 Zip Code munity debt	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify dental	

Debtor 1 Nancy Case 16-10761 FDoc 1 Filed 03629416 Entered 03629416 (14-76)34:21 Desc Main
First Name Document Place 38 of 81 Add the Amounts for Each Type of Unsecured Claim

	mounts of certain types of unsecured claims. This information is for state ounts for each type of unsecured claim.	ntistical reporting purposes only. 28 U.S.C. §159.
		Total claims
Total claims from Part 1	6a. Domestic support obligations. 6a.	\$0.00
nom rait i	6b. Taxes and certain other debts you owe the 6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated 6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here. 6d.	\$0.00
	6e. Total. Add lines 6a through 6d. 6e.	\$0.00
		Total claims
Total claims from Part 2	6f. Student loans 6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar 6h. debts	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here.	\$33,591.00
	6j. Total. Add lines 6f through 6i. 6j.	\$33,591.00

		Case 16-10761		Filed 0:	3/29/16	Entered	<u>03/2</u> 9/16 17:34:	21 Desc	Main
Fill i	n this inform	ation to identify your case	0			L U			
Deb	tor 1	Nancy	F		Gayno	or			
		First Name	Midd	le Name	Last N	lame			
	tor 2	\ 							
(Spc	use, it filing	First Name	Midd	le Name	Last N	lame			
Unit	ed States Ba	ankruptcy Court for the:	Northern		District of II	linois			
					(State)			
	e number lown)								
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Of	ficial I	Form 106G							amended filing
		-	_			_			
Sc	hedul	e G: Execute	ory Con	tracts a	and Ur	ıexpirec	l Leases		12/15
1. [[2. L	No. Che Yes. Fill	known). ave any executory of the control of the information be sely each person or come, cell phone). See the interpretation of the control of the information be sely each person or come, cell phone).	m with the court low even if the c pany with who	with your othe contracts or lea	r schedules. Y ases are listed he contract o	on Schedule A	/B: Property (Official Form	n 106A/B). et or lease is for (
	Person	or company with whom	you have the	contract or le	ease		State what the co	ontract or lease i	is for
2.1	Extra Spa	ice Storage					Storage Lease,		
	Name					_	Debtor is Lessee,		
	8337 Tara	Blvd					Month-to-Month St	orage Lease	
	Number	Street				_			
	Atlanta	Ge	orgia	30326		<u></u>			
	City	Sta	nte	Zip Cod	le				
2.2	1832 Lilad	Lane LLC				<u></u>	Other,		
	Name	•				_	Other,		

Residential Lease. Debtor is tenant.

Name

Aurora City

1832 Lilac Lane Number

Street

Illinois

60506 Zip Code

		Case 16-1076	1 Doc 1 Filed 0	12/20/16 Entorod	03/29/16 17:34:21	Desc Main
Fill	in this informa	ation to identify your case			11.372.9/10 17.54.21	Desc Main
De	btor 1	Nancy First Name	F Middle Name	Gaynor Last Name	_	
	btor 2 ouse, if filing)		Middle Name	Last Name		
Un	ited States Ba	nkruptcy Court for the:	Northern	District of Illinois		
	se number			(State)		
	,	orm 106H				Check if this is a amended filing
		H: Your Co	odebtors			12/1
n th	e boxes on try question.	the left. Attach the Add	litional Page to this page. O		Pages, write your name and c	e, fill it out, and number the entries ase number (if known). Answer
2.	Louisiana, N. No. Go Yes. Di	evada, New Mexico, Pue o to line 3. d your spouse, former sp o	ived in a community proper erto Rico, Texas, Washington, pouse, or legal equivalent live values or territory did you live?	and Wisconsin.) with you at the time?	nunity property states and territon	ies include Arizona, California, Idaho,
		Name of your spouse, for	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	<u> </u>	
3.	as a codebt	or only if that person i	s a guarantor or cosigner. I	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in	this information to identif	y your case:			9/16 17	:34:21	Desc Ma	n	
Debtor		F Docar		JC -11 OI	01				
Debloi	r 1 Nancy First Name	Middle Name	Gaynor Last Name		-				
Debtor					_	Check if this			
(Spous	se, if filing) First Name	Middle Name	Last Name			=	nded filing		
	States Bankruptcy Court for the:	Northern	District of Illinois (State)		-		ement showing pes as of the follow		chapter 13
Case r (If knov	number vn)				-	MM / D	D / YYYY		
Offic	cial Form 106l								
Sch	edule I: Your Inc	come							12/15
nclud nforn ages	nsible for supplying corde information about you nation about your spouse, write your name and ca	ur spouse. If you are sep e. If more space is need ase number (if known). A	parated and you	our spous eparate sh	e is not filin	g with yo	u, do not in	clude	
	Fill in your employment		Debtor 1			Debtor 2	2		
	information.	Employment status	✓ Employed				und.		
	If you have more than one	. ,	Not Employed	ad.		Emplo	yea nployed		
	job, attach a separate page with information about additional	Occupation	Not Employe			NOULI	прюуец		
	employers.	Employer's name	Aurora Civic Ce	nter Authority	<u>/</u>				
	Include part time, seasonal, or self-employed work.	Employer's address	8 E Galena Blvd Number Street			Number Str	eet		
	Occupation may include student								
	or homemaker, if it applies.		Aurora	Illinois	60506				
			City	State	Zip Code	City	State	e Zip Code	Э
		How long employed there?							
Part	2: Give Details About	Monthly Income							
	nate monthly income as of the eparated.	date you file this form. If you h	ave nothing to repo	ort for any line	e, write \$0 in the s	pace. Includ	e your non-filing	spouse unle	ess you
•	or your non-filing spouse have mo arate sheet to this form.	ore than one employer, combine t	he information for a	II employers	for that person on		,	nore space,	attach
0	List on and the one			For	Debtor 1	For Debt	or 2 or g spouse		
(List monthly gross wages, sala deductions.) If not paid monthly, ca	alculate what the monthly wage wo	ould be.		\$1,079.65				
3.	Estimate and list monthly over	time pay.	3.		+ \$0.00				
4.	Calculate gross income. Add lir	ne 2 + line 3.	4.		\$1,079.65				

Debtor 1 Nancy Case 16-10761 F Doc 1 Filed 03/29/16 Entered @3429416 17.34:21 Desc Main Documentame Page 42 of 81 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$1,079.65 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$96.20 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$96.20 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$983.45 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$474.50 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income \$355.00 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$580.06 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$1,409.56 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,393.01 \$2,393.01 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,393.01 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Documentame Page 43 of 81 Describe Employment Part 1: Debtor 1 Debtor 2 **Employment status** ■ Employed ✓ Employed Not Employed Not Employed Occupation Employer's name Raimondo's Pizza & Pub **Employer's address** 1033 Kilbery Ln Number Street Number Street North Aurora Illinois 60542 Zip Code City State City State Zip Code How long employed there? **Give Details About Monthly Income** For Debtor 2 or For Debtor 1 non-filing spouse

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Debtor 1 Nancy Case 16-10761 F Doc 1

8h.Other monthly income. Specify:

1. Raimondo's Pizza & Pub

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\$580.06

	Case 16-1076	1 Doc 1 Filed (03/29/16 Entered 03/2	29/16 17:34:21	Desc Mai	n
Fill in this info	rmation to identify your case	9:	<u> </u>			
Debtor 1	Nancy	F	Gaynor			
	First Name	Middle Name	Last Name			
Debtor 2				Check if this is:		
(Spouse, if filing	ng) First Name	Middle Name	Last Name	An amended filing	J	
United States	Bankruptcy Court for the:	Northern	District of Illinois(State)	A supplement sho		
Case number			(State)	охроносо do от ит	o ronoving dato.	•
(If known)				MM / DD / YYYY		
Schedu Be as comple	-	ele. If two married people a	re filing together, both are equally		-	12/15
if known). An	swer every question.		form. On the top of any additiona	l pages, write your name	and case num	ber
Part 1: Des	scribe Your Househo	old				
1. Is this a jo	int case?					
✓ No. G	so to line 2					
Yes.	Does Debtor 2 live in a se	parate household?				
	No					
		Official Forms 406 L2 Francis	nses for Separate Household of Debto			
	-		rises for Separate Houserloid of Debit	N Z.		
2. Do you ha	ve dependents?					
Do not list I Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depen with you?	ndent live
-	•					
Part 2: Est	imate Your Ongoing	Monthly Expenses				
-	of a date after the bankr	* . * *	you are using this form as a supp pplemental Schedule J, check the			
		ash government assistance on Schedule I: Your Incom			Y	our expenses
	Il or home ownership exportion the ground or lot. 4.	enses for your residence. In	nclude first mortgage payments and		4.	\$650.00
If not inc	cluded in line 4:					
	estate taxes				4a	\$0.00
4b. Prone	erty, homeowner's, or renter	's insurance				\$0.00
•	e maintenance, repair, and up				4b.	
40. I IUITE	mantenance, repair, and up	nucch exhelipes			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Nancy Case 16-10761 F Doc 1 Filed 03629616 Entered 03629666167634:21 Desc Main

Document Page 45 of 81 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$150.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$35.00 6c. 6d. Other. Specify: Cable/Internet \$50.00 6d 7. Food and housekeeping supplies \$655.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$250.00 9. 10. Personal care products and services \$100.00 10. 11. Medical and dental expenses \$85.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$150.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$0.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: Acceptance Now Furniture \$147.00 17c 17d. Other. Specify: Storage Locker \$111.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b

\$0.00

\$0.00

\$0.00

20c

20d

20e

20c. Property, homeowner's, or renter's insurance

20d. Maintenance, repair, and upkeep expenses 20d.

20e. Homeowner's association or condominium dues

22. Calculate your monthly expenses. 22. Calculate your monthly expenses for Debtor 2), if any, from Official Form 106J-2 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy june 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your montgage payment to increase or decrease because of a modification to the terms of your montgage? Ves Explain here:	Debtor 1 Nancy First N	<u>v Case 16-10761</u>	FDoc 1	Filed 03629/16 Document	Entered 03/29/ Page 46 of 81	1166/11477.i34: <u>21</u>	esc Main	
22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22 above. 23b. Copy your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your montgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes	21. Other. Speci	fy:		Document	1 agc 40 01 01	21		\$0.00
22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your montgage payment to increase or decrease because of a modification to the terms of your montgage? No Yes								
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22 above. 23b. Copy your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your montgage payment to increase or decrease because of a modification to the terms of your montgage? No Yes	22. Calculate y	our monthly expenses.						\$2,383.00
22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Yes	22a. Add line	es 4 through 21.						\$0.00
23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$2,393.01 23b. Copy your monthly expenses from line 22 above. 23b. \$2,383.00 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes	22b. Copy lir	ne 22 (monthly expenses for	or Debtor 2), if a	ny, from Official Form 106J	-2		_	\$2,383.00
23a. Copy line 12 (your combined monthly income) from Schedule I. 23a \$2,393.01 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? ✓ No Yes	22c. Add line	22a and 22b. The result is	your monthly e	xpenses.		22.		
23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes	23. Calculate yo	our monthly net income.						
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes	23a. Copy lin	ne 12 (your combined mont	thly income) fron	n Schedule I.		23a		\$2,393.01
The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes	23b. Copy yo	our monthly expenses from	line 22 above.			23b	_	\$2,383.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes				income.				\$10.01
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes	The res	sult is your monthly net inc	ome.			23c		
mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes	24. Do you exp	ect an increase or decre	ase in your ex	penses within the year af	ter you file this form?			
mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes	For example	e. do vou expect to finish p	aving for your ca	ar loan within the vear or do	vou expect vour			
☐ Yes								
	✓ No							
Explain here:	Yes							
<u> Едран пого.</u>	_	Evolain here:						
		Ехріантнеге.						

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Deb	otor 1	Nancy	F	Gaynor		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing	First Name	Middle Name	Last Name		
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
0				(State)		
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Of	ficial F	Form 106De	<u>C</u>			Check if this is a amended filing
De	clarat	ion About a	n Individual De	btor's Sche	dules	12/1
lf two	married p	eople are filing togethe	r, both are equally responsi	ble for supplying corre	ect information.	
	and 3571. Sign Did you pa		eone who is NOT an attorney	to help you fill out ban	nkruptcy forms?	
	✓ No					
		Name of person		Attach Bankrupt Signature (Officia	cy Petition Preparer's Notice, Decla al Form 119).	ration, and
×	•	are true and correct.	e that I have read the summa	*	with this declaration and	
	Signature 0	I DEDIOI I		Signa	itule of Debitor 2	
	Date <u>3/29/3</u> MM/	2016 DD/YYYY		Date	MM/DD/YYYY	

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Debt		First Name	Middle N	lamo	Last Nar					
				ianie						
		ankruptcy Court for the:	Northern		District of Illin					
Case (If kno	number own)									
Off	icial F	Form 107					<u> </u>			Check if this is an amended filing
		nt of Financ	ial Affairs	for	Individua	ıls Filina	for Ban	krupte	CV	12/1
		and accurate as possi				_				-
pace	is needed	I, attach a separate she	eet to this form. On	the top	of any additional	pages, write you	r name and ca	se numbei	r (if known). An	swer every question
Part	1: Give	Details About You	r Marital Status	and \	Where You Live	ed Before				
1.	What is	your current marital st	atus?							
	Mar	ried								
	✓ Not	married								
2.	During tl	ne last 3 years, have yo	ou lived anywhere o	ther th	an where you live	now?				
	☐ No									
	✓ Yes.	List all of the places you	lived in the last 3 year	rs. Do r	not include where yo	ou live now.				
	Deb	tor 1:		Date	s Debtor 1 lived	Debtor 2:			Dates there	Debtor 2 lived
						Same as D	Oebtor 1		По	ame as Debtor 1
	E00 I	Potovio CT				Same as L	DEDIOI I		П	ame as Debior 1
		Batavia ST ber Street		From	10/15/2014	Number Stree	et		From	
				То	11/16/2015				То	
	Auro		60506	-		C:t-	Ctata	7:- 0:		
	City	State	Zip Code			City Same as [State	Zip Co		ame as Debtor 1
	400.1	Danasa kasaria				Garrie as E	OCDIOI 1		П°	arric as Debior 1
		Pennsylvania ber Street		From	10/14/2013	Number Stree	et		From	
				. To	10/14/2014				To	
	Auro		60506	_						
	City	State	Zip Code			City	State	Zip Co	ode	
		last 8 years, did you e							Community prop	erty states and
<i>t</i>	erritories ir —	nclude Arizona, California	a, Idano, Louisiana, N	ievada,	New Mexico, Puer	to Rico, Texas, vva	snington, and w	risconsin.)		
[✓ No Yes M	ake sure you fill out Sche	adule H. Vour Codob	nre (Of	ficial Form 106H\					
L	163. IVI	and sure you iii out sore	Jacob II. 1001 Codebi	.013 (01	noidi i Oiiii 100i I).					

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Page 49 of 81 Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Ⅵ Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Gross income Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015 Operating a business Operating a business Wages, commissions, Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy:

For last calendar year: (January 1 to December 31,

For the calendar year before that: (January 1 to December 31,

2015

Debtor 1 Nancy Case 16-10761 FDoc 1 Filed 03629/16 Entered 03/29/16 (1476)34:21 Desc Main

First Name Document Page 50 of 81

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card

City

State

Zip Code

Loan repayment Suppliers or vendors

Other

FDoc 1 Debtor 1 Document Page 51 of 81 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Total amount paid Amount you still Reason for this payment Dates of payment owe Daughter had paid for part of Debtor's last 2/22/2016 Gaynor, Chamberlyn \$1000.00 \$0.00 security deposit. Insider's Name 510 N Constitution Dr Number Street Aurora Illinois 60506 City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Nancy Case 16-10761 FDoc 1 Filed 03/29/16 Entered 03/29/16 (147):34:21 Desc Main

Document Page 52 of 81 Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Status of the case Nature of the case Court or agency Forcible Entry and Detainer Case title Pending Kane County Circuit Court Steve Mitchell v. Nancy Gaynor Court Name On appeal Case number ✓ Concluded Number Street 2015LM000985 City State Zip Code Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Date Value of the Describe the property property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Citv State Zip Code Date Value of the Describe the property

Creditor's Name

Street

State

Zip Code

Number

City

Explain what happened

Property was repossessed. Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

property

Deb	tor 1		<u>d 03&29/16 Entered</u> 03/29/16 /1474:34: ocumeint Page 53 of 81	21 Desc	<u>Main</u>
11.			creditor, including a bank or financial institution, set of	ff any amounts fr	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street			
			Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		in 1 year before you filed for bankruptcy, was any o iver, a custodian, or another official?	f your property in the possession of an assignee for th	e benefit of credi	tors, a court-appointed
	☑	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi	No	give any gifts with a total value of more than \$600 per	person?	
		Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			

		FIRST Name	IVIIQQIE	DC DC	ocument Page 54 of 81		
14.	With	nin 2 years before yo	ou filed for bank		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
	✓	No Yes. Fill in the details	for each gift or co	ontribution.			
		Gifts with a total va per person			Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street					
Daw	. C. I	City		Zip Code			
Pari 15.		ist Certain Loss		ptcy or since yo	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	gam	bling?		,	,	, ,	, .
		No Yes. Fill in the details.					
		Describe the proper how the loss occurr			Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
					insurance claims on line 33 of Schedule A/B: Property.		
Des		iot Contain Bour		oforo.			·
Pari 16.		ist Certain Payn			anyone else acting on your behalf pay or transfer any	property to anyor	ne you consulted about
	seek	ing bankruptcy or pi	reparing a bank	ruptcy petition?			,
		No Yes. Fill in the details.					
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm			Semrad Law Firm - \$0.00	3/23/2016	\$0.00
		Person Who Was Pai 20 South Clark Street					
		Number Street					
		Chicago	Illinois	60606			
		City		Zip Code			
		Email or website addi None					
		Person Who Made the	e Payment, if Not	You		1	
		Person Who Was Pai	d				
		Number Street					
		City	State	Zip Code			
		Email or website add	ress				
		Person Who Made the	e Payment if Not	You			
			or aymont, ii riot	100		1	

Debtor 1 Nancy Case 16-10761 FDoc 1 Filed 03629616 Entered 0362966 Abaia 4:21 Desc Main

Yes. Fill in the details.	Description and value of any prop	erty transferred	Date payment or transfer	Amount of paymen
			was made	
Person Who Was Paid				
Number Street				
City State Zip Coc	le e			
Within 2 years before you filed for bankruptcy, ordinary course of your business or financial affinclude both outright transfers and transfers made a ransfers that you have already listed on this statement. No Yes. Fill in the details.	iairs? s security (such as the granting of a security into			
Yes. Fill in the details.	Description and value of any	Describe any	property or payme	ents Date trans
	property transferred		ebts paid in excha	
Person Who Received Transfer				
Number Street				
City State Zip Coo	le			
Person's relationship to you				
Person Who Received Transfer				
Person Who Received Transfer	le			
Person Who Received Transfer Number Street City State Zip Coor Person's relationship to you Vithin 10 years before you filed for bankruptcy, These are often called asset-protection devices.) No		ed trust or similar de	evice of which you	u are a beneficiary?
Person Who Received Transfer Number Street City State Zip Coor Person's relationship to you Within 10 years before you filed for bankruptcy, These are often called asset-protection devices.)			evice of which you	u are a beneficiary? Date transi

Debtor 1 Nancy Case 16-10761 FDoc 1 Filed 03/29/16 Entered 03/29/16 (14.76)34:21 Desc Main

		First Name	N	Middle Name	ocument Page 5	6 of 81			
Pari	8: I	_ist Certain Fin	ancial Acco		ents, Safe Deposit Boxe		orage Units		
20.	or trainclus	ansferred?	s, money marke ns, and other fina	t, or other financial	y financial accounts or instrur accounts; certificates of deposit;				
	_				Last 4 digits of account number	Type of instrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was P	aid		- XXXX-		cking ings		
		Number Street			- -		ney market kerage er		
		City	State	Zip Code	_	_			
		Person Who Was P			- XXXX-		ecking		
		Number Street			-		ney market kerage		
		City	State	Zip Code	_		ei		
21.		ou now have, or di ables?	d you have wit	thin 1 year before	you filed for bankruptcy, any	safe deposit	box or other deposito	ry for securities,	cash, or other
		No Yes. Fill in the detail	s.						
				V	Who else had access to it?		Describe the contents	s	Do you still have it?
		Name of Financial I	Institution	<u>N</u>	ame				☐ No ☐ Yes

Number Street		Number Street					
			City	State	Zip Code	•	
City	State	Zip Code	_				
Have you store	d property in a sto	orage unit or plac	e other than ye	our home withi	n 1 year before	ou filed for bankruptcy?	
✓ No							
Yes. Fill in the	ne details.						
			Who else h	ad access to it	?	Describe the contents	Do you still have it?
			_				—
Name of S	torage Facility		Name				□ No
Name of S			_	Street			No Yes

City

State

Zip Code

Debtor		First Name Middle Name	Filed 03¢	ënt ^{me} Paq	<u>ntered</u> @3/2 ge 57 of 81	19/116 	n
Part 9:	<u> </u>	dentify Property You Hold or Control	for Some	one Else			
23. D	о у	ou hold or control any property that someone	else owns?	Include any pro	perty you borro	owed from, are storing for, or hold in tru	st for someone.
Ē		No					
L	_	Yes. Fill in the details.	Where is the	ne property?		Describe the contents	Value
			Where is the	ic property.		besonde the contents	Value
		Owner's Name	Number Str	reet		_	
		Number Street	-			_	
						_	
			City	State	Zip Code		
		City State Zip Code	_				
Part 1	0:	Give Details About Environmental In	formation				
For th	e pı	urpose of Part 10, the following definitions apply:					
		nvironmental law means any federal, state, or local	statute or requ	ulation concernin	ng pollution, conta	mination, releases of	
	ha	zardous or toxic substances, wastes, or material ir	nto the air, land	l, soil, surface wa	ater, groundwater		
		cluding statutes or regulations controlling the clear	•				
•		te means any location, facility, or property as define used to own, operate, or utilize it, including dispos	•	vironmental law,	whether you now	own, operate, or utilize it	
		azardous material means anything an environmenta		as a hazardous w	vaste, hazardous s	substance.	
		xic substance, hazardous material, pollutant, conta			racio, riazaracia		
Repoi	rt all	notices, releases, and proceedings that you know	about, regardle	ess of when they	occurred.		
	_						
24. H	las —	any governmental unit notified you that you n	nay be liable (or potentially li	able under or in	violation of an environmental law?	
Ŀ	4	No Yes. Fill in the details.					
L	_	res. I ill ill the details.	Governme	ntal unit		Environmental law, if you know it	Date of notice
						_	
		Name of site	Government	tal unit			
		Number Street	Number Str	reet		_	
				O t 1		_	
			City	State	Zip Code		
		City State Zip Code	_				
25. H	lave	e you notified any governmental unit of any re	lease of haza	rdous material	?		
Į,	7	No					
Ė	=	Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
			Covernment				
		Name of site				_	
		Name of site	Government			_	
		Name of site Number Street	Number Str			- -	
			Number Str	eet	Zip Code	- - -	
					Zip Code	- - -	

Debto	or 1	Nancy Case 16-1076 First Name	61 FDoc 1 Middle Name	<u>-iled 03¢29√16 </u>	<u>Entered</u> 03/29 age 58 of 81	h16 (1k76i)34: <u>21</u>	Desc Main
26.	Hav	e you been a party in any ju	dicial or administra	tive proceeding under any	y environmental law	? Include settlements	and orders.
	✓	No Yes. Fill in the details.					
!				Court or agency		Nature of the case	Status of the case
		Case title					Pending
				Court Name			On appeal
				Number Street			Concluded
		Case number		City State	Zip Code		
Part '	11:	Give Details About Yo	ur Business or	Connections to Any	Business		
27.	With	nin 4 years before you filed f	or bankruptcy, did	you own a business or ha	ve any of the followi	ng connections to an	y business?
		A sole proprietor or self-e	employed in a trade, p	profession, or other activity, e	either full-time or part-	time	
		A member of a limited lia A partner in a partnership		or limited liability partnershi	p (LLP)		
		An officer, director, or ma		a corporation			
		An owner of at least 5% of	of the voting or equity	securities of a corporation			
·	✓	No. None of the above applies Yes. Check all that apply above		holow for each business			
		теѕ. Спеск ан так арргу авом	e and till in the details	Describe the natur	e of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accounta	nt or bookkeeper	Dates busine	ess existed
		City State	Zip Code		<u> </u>	From	То
				Describe the natur	e of the business		entification number Do not ial Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accountage	nt or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	To
				Describe the natur	e of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of the second	at an harth	Dates busine	ess existed
		Cit.	7: 0: 1	Name of accounta	п ог рооккеерег	From	То
		City State	Zip Code			110111	

Debtor		ed 03 <u>£29/16 Entered </u> 03/29/16 <i>ി</i> ഏ34: <u>21 Desc Main</u> ocumethtm Page 59 of 81
		give a financial statement to anyone about your business? Include all financial institutions,
<u>[</u>	No Yes. Fill in the details below.	
_	_	Date issued
	Name	MM/DD/YYYY
	Number Street	_
	City State Zip Code	_
Part 12	2: Sign Below	
an	d correct. I understand that making a false statement,	Affairs and any attachments, and I declare under penalty of perjury that the answers are true, concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/29/2016	Date
Die	d you attach additional pages to Your Statement of Fi No Yes	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Die	d you pay or agree to pay someone who is not an attor	rney to help you fill out bankruptcy forms?
✓	No	
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Filed 03429/16 Entered 03/29/16/17:34:21 Desc Main Document Page 60 of 81 Debtor 1 Nancy Case 16-10761 F Doc 1

he last 3 years,	, have you live	d anywhere othe	r than where you live now?	?			
Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 liv
				Same as	Debtor 1		Same as Debte
810 W Galena I			From <u>9/12/2012</u>				From
Number Stree	et		To 10/14/2013	Number Stre			To
Aurora	Illinois	60506	10 10,11,2010				0
City	State	Zip Code	<u> </u>	City	State	Zip Code	<u> </u>
				Same as	Debtor 1		Same as Debte
Number Stree	et		— From	Number Stre	eet		From
			To				To
City	State	Zip Code	_	City	State	Zip Code	_
				Same as	Debtor 1		Same as Debte
Number Stree	et		From	Number Stre	eet		From
			To				To
City	State	Zip Code	_	City	State	Zip Code	_
				Same as	Debtor 1		Same as Debte
Number Stree	et		— From	Number Stre	eet		From
			To				To
City	State	Zip Code	_	City	State	Zip Code	_
				Same as	Debtor 1		Same as Debt
Number Stree	et		— From	Number Stre	eet		From
			То				То

City

City

Number Street

State

State

Zip Code

Zip Code

From

То

City

City

Same as Debtor 1

Number Street

State

State

Zip Code

Zip Code

Same as Debtor 1

From

То

	Coop 10 1070	1 Doo 1 Filed 0	0/00/10 Ent	and 02/20/10 17:24:21	Daga Main
Fill in this informa	Case 16-1076 ation to identify your case		3/29/Th FIII	ered 03/29/16 17:34:21	Desc Main
Debtor 1	Nancy First Name	F Middle Nome	Gaynor		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		
Official F	orm 108				Check if this is an amended filing
Stateme	nt of Intenti	on for Individu	als Filing l	Jnder Chapter 7	12/15
■ creditors have■ you have leasYou must file thingwhichever is ear	e claims secured by you sed personal property a s form with the court w lier, unless the court e	and the lease has not expire within 30 days after you file water xtends the time for cause. You	d. /our bankruptcy pet ou must also send c	tion or by the date set for the meetin opies to the creditors and lessors yo r supplying correct information.	<u> </u>
•	ust sign and date the	•	quality responsible ic	i supplying correct information.	

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? No. Creditor's Surrender the property. name: ACCEPTANCE NOW Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 030 UnknownLoanType Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Surrender the property. No. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Debtor	Case 16-10761	FDoc 1	Filed 03/29/16	Entered 03/29/16 17:34:21 Page 62 of 81e number (if ———————————————————————————————————	Desc Main
1	First Name	Middle Name	Last Name	known)	

any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the principle or principle of the state leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an expired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).			
Describe your unexpired personal property leases	Will the lease be assumed?		
Lessor's name: Extra Space Storage	□ No ✓ Yes		
Description of leased property: Month-to-Month Storage Lease			
Lessor's name: 1832 Lilac Lane LLC	□ No ☑ Yes		
Description of leased property: Residential Lease. Debtor is tenant.			
Lessor's name:	No Yes		
Description of leased property:			
Lessor's name:	□ No □ Yes		
Description of leased property:			
Lessor's name:	No Yes		
Description of leased property:			
Lessor's name:	No Yes		
Description of leased property:			
Lessor's name:	No Yes		
Description of leased property:			

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

✗ /s/ Nancy Gaynor	×	
Signature of Debtor 1	Signature of Debtor 1	
Date 3/29/2016	Date	
MM/DD/YYYY	MM/DD/YYYY	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re	Nancy F Gaynor		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
1.	DISCLOSURE Pursuant to 11 U.S.C. § 329(a) and Fed. Bar year before the filing of the petition in bankru in connection with the bankruptcy case is as	ptcy, or agreed to be paid to me, for servi	ney for the abovenamed debtor(s) and the	at compensation paid to me within one
	For legal services, I have agreed to accept			\$1,250.0
	Prior to the filing of this statement I have reco	eived		\$0.00
	Balance Due			\$1,250.00
2.	. The source of the compensation paid to me was Debtor	was: Other (specify)		
3.	. The source of the compensation paid to me i	is: Other (specify)		
4.	I have not agreed to share the above-dimembers and associates of my law firm	sclosed compensation with any other per n.	son unless they are	
		osed compensation with a other person or A copy of the agreement, together with a n, is attached.		
5.	. In return for the above-disclosed fee, I have a. Analysis of the debtor's financial sit	agreed to render legal service for all asp uation, and rendering advice to the debto		n in bankruptcy;
	b. Preparation and filing of any petition	n, schedules, statements of affairs and pl	an which may be required;	
	c. Representation of the debtor at the	meeting of creditors and confirmation he	earing, and any adjourned hearings there	eof;
6	. By agreement with the debtor(s), the above-	disclosed fee does not include the following	ing services:	
		CERTIFICATIO	DN	
	I certify that the foregoing is a complete statem eedings.	nent of any agreement or arrangement for	r payment to me for representation of the	e debtor(s) in this bankruptcy
	3/29/2016		/s/ Joseph Weiler	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,250.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial: xMFG x 3/23/16

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 03/23/16

Client

Client

Attorney

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-10761 Doc 1 Filed 03/29/16 Entered 03/29/16 17:34:21 Desc Main UNITED STATES BANKBUPTCY COURT Northern District of Illinois

In re:	Gaynor, Nancy F	Case No		
	Debtor(s)			
		Chapter. Chapter7		
	VERIFICA	TION OF CREDITOR MATRIX		
	The above named Debtors hereby verify that	the attached list of creditors is true and correct to the best of their knowledge.		
Date:	3/29/2016	/s/ Gaynor, Nancy F		
		Gaynor, Nancy F		
		Signature of Debtor		

Case 16-10761 Doc 1 Filed 03/29/16 Entered 03/29/16 17:34:21 Desc Main Document Page 71 of 81

FORD CRED PO BOX BOX 542000 OMAHA , NE 68154

ACCEPTANCE NOW 5501 Headquarters Dr ATTN: Acceptance Now Customer Service Plano , TX 75024

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON , WI 53716

ARS 1801 NW 66TH AVE SUITE 200 FORT LAUDERDAL , FL 33313

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK, VA 23502

PAYLIANCE 3 Easton Oval, Ste 210 Columbus, OH 43219

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL 61364

PAYLIANCE 3 Easton Oval, Ste 210 Columbus , OH 43219

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN 55164

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502

CAP1/BSTBY PO BOX 5253 CAROL STREAM , IL 60197

EARTHMOVER CU PO BOX 2937 AURORA , IL 60507

TARGET N.B. PO Box 673 Minneapolis , MN 55440

SYNCB/JCP PO BOX 965007 ORLANDO , FL 32896 Case 16-10761 Doc 1 Filed 03/29/16 Entered 03/29/16 17:34:21 Desc Main HSBC BANK PO Box 5253 Carol Stream , IL 60197

AFNI 404 BROCK DR PO BOX 309 BLOOMINGTON , IL 61701

SYNCB/JCP PO BOX 965007 ORLANDO, FL 32896

TARGET NB 3701 WAYZATA BV MAILSTOP MINNEAPOLIS , MN 55416

FNB OMAHA P.O. BOX 2490 Omaha, NE 68103

CAP1/BSTBY PO BOX 5253 CAROL STREAM , IL 60197

CHASE - PIER 1 Po Box 15298 Wilmington , DE 19850

Illinois Title Loans, Inc.-North Avenue 5201 W. North Ave. Chicago , IL 60639

Mercy Medical Group 28231 Network PI Chicago , IL 60673

VNA Health Center 400 N Highland Ave Aurora , IL 60506

WFNNB/NEW YORK & COMPA 220 W SCHROCK RD WESTERVILLE , OH 43081

VON MAUR 6565 BRADY DAVENPORT , IA 52806

Comcast Cable c/o Xfinity 7561 North Point Pkwy #900 Alpharetta , GA 30022

Dish Network 9601 S Meridian Blvd Englewood , CO 80112

Fairview Dental 541 W Sullivan RD Aurora , IL 60506 PLS - Aurora 2150 W Galena Blvd

Aurora, IL 60506

Batavia, IL 60510

KOHLS/CAPONE PO Box 3004 Milwaukee , WI 53201

KOHL/CHASE N56 W17000 RIDGEWOOD DR MENOMONEE FALLS, WI 53051

CAVALRY PORTFOLIO SERV 4050 E COTTON CENTER BLV PHOENIX , AZ 85040

Robert Atac & Louise Thelin Atac 2000 W Galena BLVD c/o Dreyer Foote Streit Furgeson Aurora, IL 60506

PNC MORTGAGE PO BOX 8703 DAYTON, OH 45401

Jeff Czerwinski & Jaci Czerwinski 133 South Batavia Ave PO Box 129 c/o Benson Mair and Gosselin Batavia , IL 60510

Steve Mitchell 1700 N Farnsworth Ave Suite 28 c/o Piccony & Patankar, P.C. Aurora , IL 60505

Patel, Kiran K 1905 Marketview DR #101 Yorkville , IL 60560

Cavalry Portfolio Services c/o Keith Schindler 500 Summit Lake DR STE 400 c/o David Schulman Schaumburg , IL 60173

Filed 03/29/16 Entered 03/29/16 17:34:21 Desc Main Case 16-10761 Doc 1 Debtor 1 Nancy Page 74 (0) as 1 umber (if known) Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. True ? additionalDetails.OtherTypesOfDebt : "" 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors **7** 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 you owe? More than 100,000 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million ■ More than \$50 billion **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? **\$100,001-\$500,000** \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

/s/ Nancy Gaynor Signature of Debtor

Executed on

3/29/2016

MM / DD / YYYY

Signature of Debtor 2

Executed on

MM / DD / YYYY

Case 16-10761 Doc 1 Filed 03/29/16 Entered 03/29/16 17:34:21 Desc Main Debtor 1 Page 75 of a 1 Jumber (if known) Nancy Document. First Name Middle Name I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about For your attorney, if eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the you are represented by one relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify If you are not that I have no knowledge after an inquiry that the information in the schedules filed with the petition is represented by an incorrect. attorney, you do not X need to file this page. /s/ Joseph Weiler 3/29/2016 Signature of Attorney for Debter MM+DD+YYYY-Joseph Weiler Printed name Semrad Law Firm Firm name Street City State Zip Code Contact phone

Bar number

Email address

State

jweiler@semradlaw.com

Case 16-10761 Doc 1 Filed 03/29/16 Entered 03/29/16 17:34:21 Desc Main Page 76 of 81 Document Fill in this information to identify your case: Nancy Debtor 1 Gaynor First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 2

MM/DD/YYYY

Date

/s/ Nancy Gaynor
Signature of Debtor 1

Date 3/29/2016

MM/DD/YYYY

Debtor 1	Case 16-1076 Nancy First Name	51 Doc 1 F Middle Name	Filed 03/29/16 Document Last Name	Entered 03/29/16 17:34:21 Page 77 of a 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Desc Main
8. Wit	thin 2 years before you filed fo ditors, or other parties.	or bankruptcy, did	l you give a financial si	atement to anyone about your business? Inc	lude all financial institutions,
☑	No Yes. Fill in the details below.				
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	Name		MM/DD/YYYY		
	Number Street				
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and c	correct Lundorstand that make	atement of Financ	cial Affairs and any atta	achments, and I declare under penalty of perju	iry that the answers are true
and c	correct. I understand that mak	king a false staten s up to \$250,000, c	nent, concealing prope	achments, and I declare under penalty of perjuenty, or obtaining money or property by fraud to 20 years, or both. 18 U.S.C. §§ 152, 1341, 15	in connection with a
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16

Entered 03/29/16 17:34:21 Desc Main Case 16-10761 Doc 1 Filed 03/29/16 Document Page 78 of 81 Fill in this information to identify your case: Debtor 1 Nancy Gaynor Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: District of Illinois Northern (State) Case number (If known) Check if this is an amended filing Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if: ■ creditors have claims secured by your property, or you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form. If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Creditor's No. Surrender the property. name: ACCEPTANCE NOW Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 030 UnknownLoanType Retain the property and [explain]: Creditor's Surrender the property. name: Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Retain the property and redeem it. Description of



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property

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property

Description of

securing debt:

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	С	ase 16-10761	Doc 1	Filed 03/29/16	Entered 03/29/	16 17:34:21	Desc Main	
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1	First Na	me	Middle Name	e Last Nam	ne known)			
		Unexpired Perso						_
For any	y unexpired	personal property lea	ise that you list	ed in Schedule G: Exe	cutory Contracts and Une that are still in effect; the I	xpired Leases (Of	ficial Form 106G), fill i	n the
unexpi	red persona	I property lease if the	trustee does n	ot assume it. 11 U.S.C	. § 365(p)(2).	ease period has h	ot yet ended. You may	assume an
_		- mi						****
De	scribe your	unexpired personal p	roperty leases			Will the lea	ise be assumed?	62 mg
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222200000	2000		***************************************			✓ Yes		
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Les	sor's name:	1832 Lilac Lane LLC			•	∐ No ✓ Yes		
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rt 3:	Sign Belo	w						
			I have indicate	d my intention about a	ny property of my estate t	that accuracy a dala	t and any namenal na	
that is	s subject to	an unexpired lease.	. Have mulcate	a my intention about a	my property or my estate t	inal secures a déb	anu any personal pr	орепу
X /s	s/ Nancy Gay	mar Maes	Mas		×			
	nature of De		W -		Signature of Debtor 1			
Da	ite 3/29/2016	.	V		Date			
	MM/DD/				MM/DD/YYYY			

Case 16-10761 Doc 1 Filed 03/29/16 Entered 03/29/16 17:34:21 Desc Main Document Page 80 of 81 UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Gaynor, Nancy F	Case No	
_	Debtor(s)		
		Chapter. Chapter7	
	VERIFICAT	ON OF CREDITOR MATRIX	
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of the		
Date:	3/29/2016	/s/ Gaynor, Nancy F Gaynor, Nancy F Signature of Debtor	

Case 16-10761 Doc 1 Filed 03/29/16 Entered 03/29/16 17:34:21 Desc Main Page 81 Of a Selnumber (if known) Documant. Debtor 1 Nancy Column B Column A Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you \$0.00 For your spouse \$0.00 9.Pension or retirement income. Do not include any amount received that was a \$0.00 benefit under the Social Security Act. 10.Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. Other Government Assistance \$333.67 +\$0.00 Total amounts from separate pages, if any. \$2,149.76 \$2,149.76 11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. Total current monthly income **Determine Whether the Means Test Applies to You** 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11. Copy line 11 here → \$2,149.76 Multiply by 12 (the number of months in a year). X 12 12b. The result is your annual income for this part of the form. 12b. \$25,797.12 13 Calculate the median family income that applies to you. Follow these steps: Illinois Fill in the state in which you live. 1 Fill in the number of people in your household. Fill in the median family income for your state and size of household. 13. \$49,682.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. /s/ Nancy Gaynor Signature of Debtor 1 Signature of Debtor 2 Date 3/29/2016 Date MM/DD/YYYY MM/DD/YYYY If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.